NGĀ PAE O TE MĀRAMATANGA
NEW ZEALAND'S MĀORI CENTRE OF RESEARCH EXCELLENCE

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Precariat Māori households today

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The need to reorient policy to cultivate more humane understandings of whānau in need

Aotearoa New Zealand is now the fifth most unequal economy in the OECD. To highlight the human cost of this situation, the concept of "the precariat" offers more informed and contextualised understandings of the situations of socio-economically marginalised people in Aotearoa. Significant societal and policy change is required for Māori whānau to be truly free from the cycle of precarity.

He aha te mea nui o te ao?
He tāngata, he tāngata, he tāngata.

What is the greatest thing in the world?
It is people, people, people.

I INTRODUCTION

This paper purposefully focuses on the lived experiences of precariat whānau and those who work alongside them in order to create more humane understandings of the socio-economically marginalised people in Aotearoa New Zealand. In contrast to widespread assumptions about precariat whānau, our research reveals a "hidden life" of agentive negotiation, navigation and survival. Seeing through the eyes of whānau living precarious and impoverished lives is crucial if systemic change and effective policy responses are to be made.

The concept of "the precariat" as laid out by Standing (2011) informs our contextual understandings of socio-economically marginalised whānau in Aotearoa and directs our attention towards what effective policy and practice responses to poverty and inequalities in Aotearoa should look like. Seeking to support transformation and to hold the public sector accountable for the effectiveness of its policies, programmes and services, we seek to reorient the attention of policy and decision makers towards cultivating more humane understandings of whānau in need. Such understandings directly challenge the current all-pervading focus on "penal welfare" (see Hodgetts & Stolte, 2017) and the persistent stigmatising, marginalising and dehumanising discourse and practice which surrounds those in need. This reorientation is fundamental to changing policy decisions and practices so as to address the structural changes required to expose and effectively address the underlying causes of poverty and inequality in Aotearoa.

Ngā Pae o te Māramatanga's Te Arotahi series provides expert thought, research and focus to a specific critical topic area to support discussion, policy and positive action. Te Arotahi will be delivered as an occasional paper series.

> ‘For a society purporting to be caring and compassionate, precariat whānau being left with insecure access to food, housing and income **must never be a cause for celebration or upheld as an indicator of “success”.**’

II DISMANTLING DOMINANT DISCOURSE: UNDERSTANDING THE PRECARIAT

> *Precarity is a web where narrow and naïve solutions merely pluck at a single thread which fails to resonate with wider circumstance and ultimately leaves those affected more hopelessly entangled. (Van Ommen, Groot, Masters-Awatere, & Tassell-Matamua, 2017, p. 14)*

Uncertainty, dependence, powerlessness, perilousness and insecurity characterise the lives of the precariat, which refers to citizens who find themselves in and out of secure work, unable to make ends meet and constrained by aspects of welfare (Standing, 2014). The precariat is a structural feature globally, and its three key dimensions are:

1. Employment insecurity: People come to accept a pattern of unstable labour via “flexible” labour contracts, temporary jobs and casual, part-time or intermittent work for labour/workforce agencies.
2. Income insecurity: People are reliant on money from wages without non-wage benefits such as paid holidays, redundancy, pensions and parental leave.
3. Rights insecurity: People have fewer civil, cultural, social, political and economic rights, and are often required to expend a vast amount of energy seeking jobs, frequently outside of their insecure paid jobs, and appeasing the state, for example, by queuing, form filling and budgeting.

The cycle of insecurity typifying the precariat is fuelled by a lack of opportunities to reliably obtain a liveable income, access career status and mobility via the development of skills, work in physically and psychologically safe circumstances, avoid being subjected to unjustified dismissal and have influence via collective action (Groot, Van Ommen, Masters-Awatere, & Tassell-Matamua, 2017). Seasonal workers, low-skilled workers, shift workers and those lacking experience, including university graduates, can all be found within the precariat.

Why is an understanding of the precariat useful here in Aotearoa? The current dominant discourse holds that the foremost solution to poverty is employment. But employment alone is not the central issue: job quality and adequate remuneration matters. Employment is only a sustainable pathway out of poverty if paid work is secure, reliable and pays decently (Arrowsmith et al., 2017).

The notion of the precariat challenges the globally dominant macro-economic mantra of “grow now, share later”, which supposes that keeping wages low creates more efficiency and thus more employment, with higher wage benefits eventually trickling down, particularly in lower skilled occupations such as cleaners, domestic workers, seasonal workers and labourers. Due to the chronic and growing levels of inequality in Aotearoa, this “trickle down” theory has been discredited, with other theories now positing that increased growth will actually be achieved when the poorest 20 per cent of our citizens are assisted (Arrowsmith et al., 2017). According to the Organisation for Economic Co-operation and Development (OECD, 2015), the rich–poor divide has shaved a third off economic growth over a 20-year period. As Adam Smith (1776) noted over 200 years ago, “No society can surely be flourishing and happy, of which the far greater part of the members are poor and miserable” (p. 36). Although Māori whānau are not the majority precariat group in Aotearoa, Māori are over-represented in poverty and inequality measures.

Here in Aotearoa, wider consideration of the concept of the precariat is needed to significantly address pressing issues across our society and communities. The growing centrality of precarious work in Aotearoa has been obscured and under-reported. Within the context of the precariat, the discussion must move towards a comprehensive examination of the origins and maintenance of inequalities (Arrowsmith et al., 2017).

Better understandings of the precariat directly challenge the dominant neoliberal frame of individualised poverty, characterised by stereotypes of the "lazy", "work-shy" and "neglectful" individual. These stereotypes are built on the shaky presumption that welfare is ultimately counterproductive because it fosters and rewards dependency (Arrowsmith et al., 2017). This view is widespread, yet there is little or no evidence that welfare is a direct cause of dependency (MacDonald, Shildrick, & Furlong, 2014). Another widespread assumption is that the inequalities we see today are simply the result of a battle for generational equality, with the young the victims of social change, losers in the battle for scarce resources exploited by a selfish generation of baby boomers (Hope & Scott, 2017). Both of these explanations are pervasive and reflect a deliberate obscuring of the human dimensions of precarity in exchange for popularist politics and political palatability.

Our discussion of poverty in Aotearoa must move beyond individualised punitive discourses intent on vilifying those who are in fact bearing the greatest burden of a broken system (Groot, Van Ommen, et al., 2017). Failure to move beyond dominant discourses surrounding those who are poor perpetuates and entrenches punitive policy responses and practices across a range of sectors, which not only go unchallenged, but in reality become more and more firmly embedded.

III PRECARITY IN AOTEAROA

Inequalities in Aotearoa have been increasing since the 1980s, with New Zealand now being the fifth most unequal economy in the OECD (2014). Globally in Western societies, growing inequality is widely understood as a consequence of labour and welfare reforms which increased flexibility for employers and reduced protection for workers. The growth of unemployment and precarious work – often low-paid temporary jobs that leave families struggling to meet basic housing, food and health needs – has been facilitated by strict monetary policies, privatisation, public sector cutbacks, relocation of industrial production and the subcontracting of entire workforces (Cochrane, Stubbs, Rua, & Hodgetts, 2017). The prioritisation by governments of low inflation, requiring increased unemployment to suppress wages and increase job insecurity, also plays a major role. Even where there are legal minimum wage requirements, wage rates and hours are often insufficient to make ends meet (Arrowsmith et al., 2017; Hope & Scott, 2017).

As argued by Guy Standing (2011), the inadequate and unpredictable incomes of the precariat mean that families living on the edge risk tipping over into a corrosive situation of unsustainable debt and chronic economic uncertainty. Growing socio-economic divisions across advanced nations are intensified by a loss of rights-based state benefits and other non-wage benefits, along with stricter criteria to access welfare systems that are increasingly punitive and parsimonious (Cochrane et al., 2017). Moreover, the precariat are much less likely to experience upward social mobility across the lifespan, so are less able to "pull themselves up by the bootstraps". For example, retirement savings, investment returns, home ownership and university tuition fees are well out of reach for precariat whānau.

Directly linked with the rise of the precariat, the phenomenon of "penal welfare" reflects the shift from universal citizenship rights-based welfare to a system which is increasingly targeted and punitive. This concept has been extensively theorised by Loïc Wacquant (2009, 2014), who argues that penal welfare has been resurrected from erroneous arguments which posit that people are poor largely as a result of their own reckless choices. Blame is stereotypically laid at the feet of promiscuous single mothers, work-shy delinquents and "defective" citizens lacking skills and motivation. When state welfare and correctional systems punitively converge, the outcome is that those receiving government assistance are managed and controlled in dehumanising ways that emulate the treatment of criminal offenders. At its core, penal welfare operates from the assumption that clients are ripping off the system. Consequently, the main priority of penal welfare is not to support citizens in times of need but to restrict access to benefits, making access to entitlements increasingly difficult. Recipients must meet unreasonable and often unobtainable stringent compliance demands enforced through supervision and case management. Non-compliance results in sanctions, removal of entitlements, reduced payments, fines and banishment from the system. Families are scrutinised, situations are individualised and blame is directly ascribed to whānau themselves for their hardship.

The implications of penal welfare go beyond the negative experiences for individuals using the system. Discouraging people from accessing welfare services through the creation of barriers is a means by which to limit the amount of resources that such agencies consume. Research on welfare conditionality suggests that the system is now deliberately designed to discourage people from accessing their entitlements (Hodgetts & Stolte, 2017).

There is little evidence to show that punitive approaches are effective in addressing hardship or reducing dependency. To the contrary, penal welfare exacerbates hardship in already stressful lives, deprives people of basic necessities (food and shelter) and undermines dignity. This punitive orientation continues to emerge internationally, as welfare becomes a quagmire of relationships, rules and obstacle-strewn bureaucratic pathways which people must navigate to secure entitlements and to avoid penalties (Lens & Cary, 2010).

Those in the precariat can find themselves trapped in poverty. People are held back by inadequate household budgets, exploitation by high-interest moneylenders, the inability to pay bills early to obtain early payer discounts, a greater likelihood of being penalised for late payments and the inability to buy in bulk. Welfare claimants who experience an increase in income by, for example, moving into low-paid or casualised employment, often find the returns from paid work can be quickly offset by increased costs such as childcare and benefit withdrawal and abatement rates, which tend to leave people worse off and prevent them from climbing out of welfare dependence (Arrowsmith et al., 2017). Poverty becomes a vicious and often inescapable cycle.

Economic, cultural and spiritual precarity

Although the contemporary Māori precariat share many socio-economic similarities with this emerging global class, precarity within Māori communities has a different and significantly longer story. Whānau precariousness today cannot be separated from the historical developments associated with colonisation. Understanding our present requires looking back and understanding how the footprints of history are imprinted in society today. In the early 1800s, many Māori acquired new technologies and opportunities within an emerging capitalist economy through extractive industries such as sealing, whaling, agriculture, timber, flax and pounamu production, and through shipping and milling. Māori collectivities and entrepreneurialism played a central role in sustaining the settler population and trade, and Māori became leaders in the early colonial economy (Pool, 2015). However, with the introduction of Eurocentric governance structures after 1840 and growing settler demand for land, successful trade initiatives were destroyed by colonial government structures, military incursion and legislation (e.g., the Native Land Act 1862, New Zealand Settlement Act 1863 and Oyster Fisheries Act 1866). This context saw the deliberate colonial alienation of Māori from their lands, fragmentation of Māori collectivities, decreased reliance on collective garden cropping and a rural to urban shift. The destruction of Māori economic and social organisation by successive colonial governments meant an increasing reliance by Māori on seasonal, casual and precarious work (such as kauri gum extraction, forestry and construction) in the emerging settler economy. Māori had gone from being the primary drivers of the new economy to impoverishment and precarity (King, Rua, & Hodgetts, 2017). This was a pattern which was to be repeated across the next two centuries, as insecure paid employment shaped the lives of the majority of Māori workers (Coleman, Dixon, & Maré, 2005). Māori are thus subject to systemic labour market disadvantages and, therefore, are more likely to be affected by increased inequalities in times of economic downturn, since they are usually the first to be laid off from low-skilled and casual employment (Stubbs, Cochrane, Uerata, Hodgetts, & Rua, 2017).

Insecure work is not the only form of precarity imposed upon Māori whānau. The consequences of colonisation, which manifest in land and resource loss for Māori, cannot be underestimated as colonisation continues to unfairly advantage and privilege the settler society. It is these consequences that form the backdrop to the interwoven nature of economic, cultural and social precarity for Māori today. Land affords spiritual, cosmological and cultural links to geographical place: tūrangawaewae. Land allowed whānau and hapū to live, hunt, gather, cultivate and trade as independent authorities. As with land confiscation, the systematic dislocation and disruption of collective ancestral traditions for Māori, which characterise cultural and spiritual precarity, were greatly facilitated by the introduction of state-sanctioned legislation to undermine the entire cultural structure from which Māori drew strength and security (e.g., native land legislation, public works legislation, Tohunga Suppression Act 1907).

In more recent times, the 1980s and 1990s were a period of economic crisis and rapid change. The Fourth Labour Government introduced a suite of policies to reduce government spending and transform the economy towards greater market competition and profit-led growth. These policies intensified Māori reliance on casual and insecure labour, while simultaneously degrading key aspects of the welfare safety net, which impacted across whānau health and wellbeing (Ajwani, Blakely, Robson, Tobias, & Bonne, 2003; Coleman et al., 2005; Nikora, Guerin, Rua, & Te Awekotuku, 2004). At Hui Taumata, the Māori Economic Summit Conference held at Parliament in December 1984, Māori leaders warned that the economic and human costs of the macro-economic reforms would disproportionately be borne by Māori. They introduced the metaphor of the "shock absorber" to explain the way in which the Māori over-representation in negative health and social outcomes reflects economic and political arrangements that are primarily beneficial to certain dominant groups at the cost of Māori wellbeing. This understanding of Māori structural disadvantage is reflected in the statement below:

> *At Hui Taumata in 1984 Māori were warned to resist policies which make Māori the "shock absorbers in the economy" through hitting those at the bottom of the economic ladder hardest during poor times, while rewarding those at the top of the economic ladder during good times. (Pomare et al., 1995, p. 149)*

Regrettably, such warnings continue to hold relevance. Since the 1980s, too many Māori have become further entrenched in precarity and disadvantage. To summarise, over the course of nearly two centuries, the practices of colonisation have served to create the Māori precariat, which consists of whānau who not only live with the theft and loss of traditional lands, resources, culture and social structures but also continue to be faced with insecure work, housing and food.

A silhouette of contemporary precariat whānau

In our research, we measure the extent of Māori precariat whānau on the basis of those who are temporary employees, jobless and beneficiaries. Data limitations mean that the spectrum of the Māori precariat is likely to be underestimated, excluding, for example, those on long-term employment contracts but who are certain to lose their job within the next year; those working highly variable hours but who are experiencing chronic income insecurity because minimum hours are not guaranteed each week; and full-time tertiary students who would have preferred to be working and may be experiencing income insecurity, unstable living and the accumulation of debt.

Keeping the data limitations in mind, in 2016, of the estimated 436,000 Māori aged 15–64 years (working-age population), 130,000 were in the precariat (Statistics New Zealand, 2016). This corresponds to just over one in four Māori (29.7%) being in the precariat, as compared with one in six non-Māori. Of those 130,000 Māori in the precariat, 61.2 per cent were women, with this gendered differential hypothesised as likely arising from the higher prevalence of temporary work (e.g., casual employment in retail and services) among women,

especially those with child-raising responsibilities. The Māori precariat is concentrated in the younger age brackets, with 44.3 per cent in the 15–24 age group and 22.2 per cent in the 25–34 age group. There is also a clear association with educational attainment; those with higher levels of education are less likely to be in the precariat.

Regionally, Hawkes Bay and Manawatu-Whanganui regions recorded the highest rates of precarity for Māori, closely followed by Northland, Bay of Plenty and Gisborne regions. This pattern is likely explained in part by high levels of Māori in seasonal industries (e.g., horticulture), which play a central role in these regional economies.

The precariat is overwhelmingly concentrated in the most deprived neighbourhoods in Aotearoa: 32.1 per cent of the precariat are in poorest deprivation areas, and 15.28 per cent in next poorest. Half the population of the Māori precariat is positioned in deprivation areas with a level of 8 or greater (where 10 is the most deprived). Only 3.2 per cent fall within least deprived areas.

IV EVERYDAY EXPERIENCES FOR PRECARIAT WHĀNAU: SITES OF RESISTANCE

> *Families are just on their bones. Just surviving. So, the system, it's just getting harder and harder for them. It can get really deflating when you've been declined or rejected or judged or looked at a certain way when you've walked in there [Work and Income offices]. (Tahu, Te Whakaruruhau Service Worker and whānau advocate)*

Our research shows that precariat Māori whānau are familiar with resisting hardship, showing agency and defying stereotypes in their everyday lives, reflecting what Standing (2014) refers to as the "hidden life" of the precariat. Navigation skills are tested daily as precariat whānau seek to access and piece together the day-to-day survival resources needed, often from an obstacle-laden, incoherent and uncoordinated patchwork of government services. The prevailing discourse typically depicts whānau as reckless and lacking in motivation. Yet, as our research demonstrates, a better understanding of this hidden life of agentive negotiation, navigation and survival through the eyes of precariat whānau is critical if necessary systemic change and effective policy responses are to be engendered.

Drawing on our work with precariat whānau and service providers who work alongside them, five issues arose:

1. Precarity: A full-time job
2. Penal welfare: Life on the receiving end
3. Understanding lived experience
4. Negotiation, navigation and survival
5. Services which work: Culturally informed responses

These are now discussed individually below.

Precarity: A full-time job

Precariat whānau in our research were asked to identify all of the services they needed to engage with over a two-week period, and the amount of time it took them to do so. These services were categorised into i) have to go to, ii) need to go to and iii) choose to go to. Differentiating was simple. The "have to go to" services are compulsory (e.g., Work and Income, Oranga Tamariki, Housing New Zealand), with consequences for non-attendance and non-compliance with these service requirements. The "need to go to" services (e.g., budgeting, health) provide essential services, but whānau are not penalised for non-attendance. The "choose to go to" services (e.g., marae, refuge, Flaxroots agencies) are attended out of choice for self-defined whānau needs and aspirations.

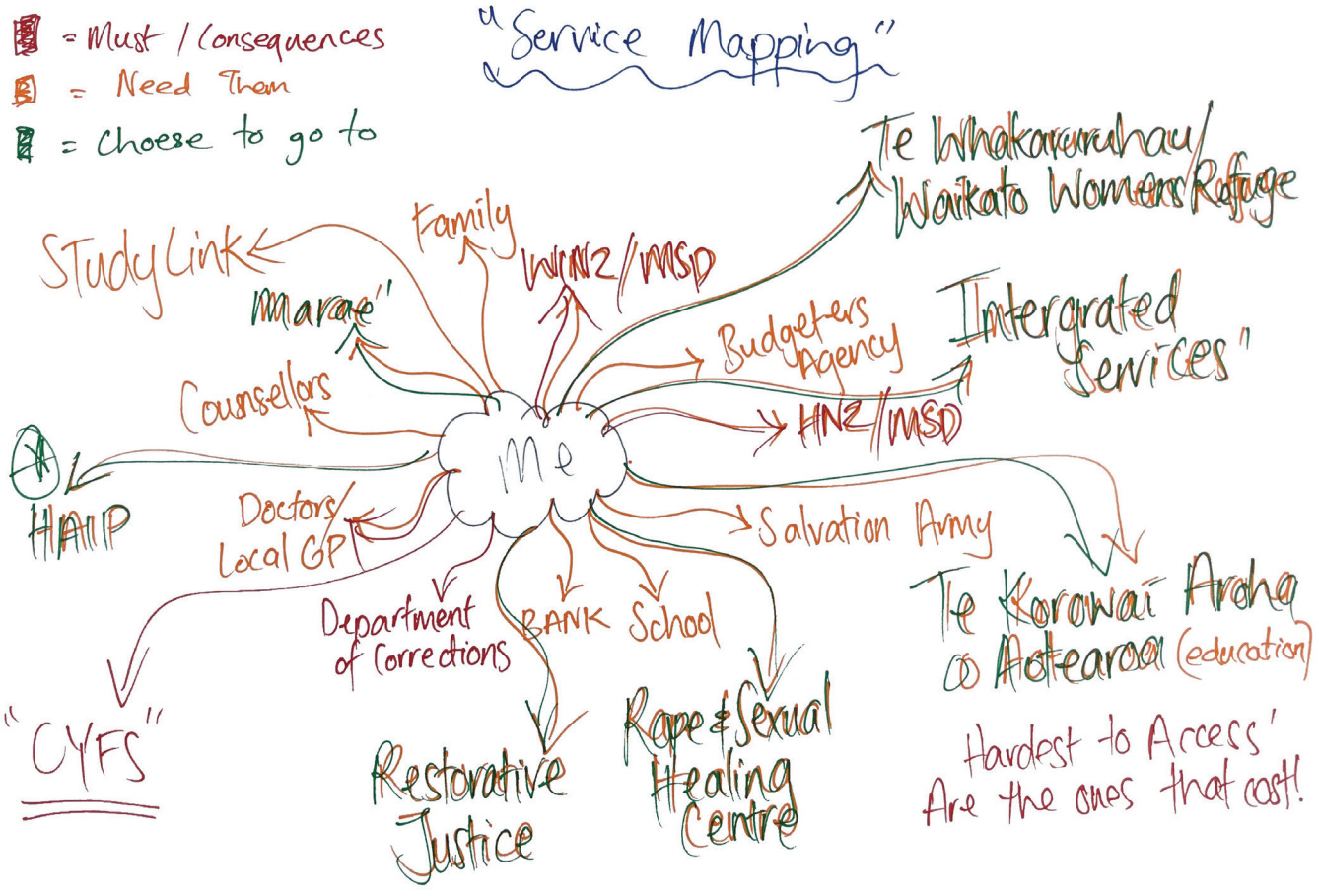

Figure 1: Service Map for Miriama, a precariat whānau member

Figure 1 shows the Service Map for Miriama, a precariat whānau member and research participant. Over a two-week period, Miriama was engaging with over 19 different services and support agencies, with this engagement and navigation consuming approximately half of each day. With a different service criterion for each agency, these service requirements all need to be met without access to a vehicle and, as a sole parent, organised around the needs of her dependent children. Resources that many of us take for granted are absent, such as a vehicle, accessible public transport, money to pay for that public transport, internet and printing access to obtain the correct paperwork, and money for the photo identification required by security guards before Miriama is able to even set foot in the door of some services. Even when all preparations are painstakingly made, unexpected circumstances such as illness or not presenting with the "right" information can throw plans into disarray. As a result, seemingly minor mishaps, including missing the bus or running out of phone credit, can have severe consequences, such as benefit sanctions, for whānau. Tahu, a Te Whakaruruhau Service Worker and whānau advocate, had this to say:

> *So like, transport. Getting from A to B. Even jumping on the bus when you ain't got nothing. You know that's three dollars something. So, trying to take some of that pressure off them [whānau] by actually taking them there [to a service appointment]. Then it's about waiting on stuff so emails, faxes, gathering all the information they're needing. Ringing up wherever to get this, to get that. To, send this over to there, to get that, can be a good couple of days' worth [of time]. Yeah, you might be with them [whānau] for a couple of hours and over here for maybe an hour or two. Then go to that appointment. Then go to the doctors for another hour or two. And trying to get it all done before 3 o'clock when they have to pick the kids up.*

Somewhat ironically, the process for whānau seeking urgent services such as emergency housing has been described as totally laborious, and one in which there is often no satisfactory response or outcome (Johnson, Howden-Chapman, & Eaqub, 2018). Similarly, advocate bodies like Te Whakaruruhau: Waikato Women's Refuge or Te Whare o Te Ata: Fairfield Community House, which are working with precariat whānau, report that having to constantly meet the information requirements and conditions set out by government services can be like having a full-time job, as Miriama's Service Map suggests. The service landscape is anything but simple for precariat whānau like Miriama.

Penal welfare: Life on the receiving end

> *What we find is that a lot of our wāhine traverse this minefield and do not come out okay. The tamariki do not come out okay. (Kārena, Te Whakaruruhau Manager and whānau advocate)*

What is not conveyed by Miriama's Service Map are the dehumanising and demoralising interactions whānau must endure when dealing with these services. Just getting to the door can be a considerable challenge. Assuming you can get there, trying to get in that door, and what happens next if you do, are increasingly arduous experiences.

Many of the everyday experiences of precariat whānau revolve around interaction with "have to go to" services (e.g., Work and Income, Oranga Tamariki, Housing New Zealand). Reflecting the penal welfare environment, such services have physically punitive environments characterised by security guards, cameras and a lack of private spaces. Photo identification and appointment letters are required by service security guards before you can even get in the door. Interactions with staff are described as being laden with coercion, monitoring, denial of entitlements, sanctions, blaming, hostility, humiliation, minimisation of legitimate concerns and high levels of intrusion when seeking legitimate help.

> *The appointment was at 10.30. We are there by 10.15. The first person we are greeted with outside is a security guard … Asking what time is your appointment? Why are you here this early? And asking all these other questions. And if you don't have an appointment, you don't get in the glass doors … We don't get greeted at the desk. The young woman has to sit there and wait and wait until someone comes up. And of the 15–20 times I have been there with whānau as an advocate, not once has the case manager come up to greet them. Where is the manaakitanga [caring] value in that? Not one. (Rewi, Te Whare o Te Ata Manager and whānau advocate)*

All these elements combine to create fear, anxiety, humiliation and trauma for whānau who are seeking assistance at an already highly stressful time.

> *And you feel helpless … I know from first-hand experience that it traumatises a person that they have to emotionally feel that way in order to get ahead in life or to survive. (Miriama, precariat whānau member)*

The end result is that whānau are reluctant to seek their entitlements from the very services that are supposedly at the front line to assist them. That our welfare system has become a place of last resort for those in need has to be of huge concern if we want to consider ourselves a compassionate and caring society. While there may be ongoing debates about the details of policy settings, it is important to reconsider that the purpose of social and welfare services is to improve human wellbeing. It is clear that for many Māori whānau, engaging with the system is harmful. Whānau desire and deserve to be treated humanely when in need, as Miriama points out:

> *Not being labelled and judged. Not an assumption based on my appearance ... It's as simple as that. Don't judge me because of what I look like or how I'm dressed or because of the lack of education that I have.*

Understanding lived experience

> *I've never come across anyone who's tried to get to know me as a person. (Rāhera, precariat whānau member)*

Of critical importance to whānau is that the services they are interacting with have a genuine understanding of their lived experiences. Whānau all have their own history, which provides a context to their present situations. Both Rāhera and Miriama became familiar with precarity in their childhood and both dealt with hardship early in their lives. Neither was a stranger to work, since both were employed at an early age in casual and insecure work, which in turn impacted on their ability to gain further qualifications necessary for accessing secure and higher paid work. Both hold tuakana (senior) positions in their whānau, where cultural obligations to assist other whānau, even in their own precarity, are at times a source of both strength and stress. These same wāhine have also lived in multiple cities, locations and types of accommodation over the past five years, including caravans, cars, cabins, social housing and refuges.

> *As you can imagine from her car that morning she had to get dressed, get ready, get her children to school, feed them. And you can't imagine how it must feel. Out of your car, get your kids dressed in a public toilet. (Rewi, Te Whare o Te Ata Manager and whānau advocate)*

Unyielding worry about money is another lived reality for whānau in the precariat. Consistent with other research (e.g., Jackson & Graham, 2017), food is a discretionary item, relinquished to cover competing costs such as power bills, school fees, medical costs, transport or rent. In a world where toothpaste and toilet paper are considered luxuries (Jackson & Graham, 2017), non-food purchases are delayed and saving 50 cents makes a difference in the lives of precariat whānau. Being poor demands a lot.

> *When you're in a low socio sort of environment, your head's not looking up and looking at what the future looks like for you next year. Or what your dreams and aspirations are looking over there or "what I wanna do". Your head's looking down and it's looking around in that pool of just trying to survive day by day. (Tahu, Te Whakaruruhau Service Worker and whānau advocate)*

Indicative of the precariat poverty trap, whānau become entangled in debt cycles as they attempt to draw on all available resources to cover expenses such as power bills and clothing needs. Meeting one need means sacrificing another. The most urgent needs are addressed first. However, this means other needs are not met and workarounds need to be found. The most immediate needs are the ones that take priority, and other needs are often deferred even if this means greater inconvenience and higher costs in the future.

The immediacy of poverty means long-term financial viability is often sacrificed so money can be accessed immediately. People accessing fringe lenders to meet immediate needs know they are being exploited via huge fees and interest but, disturbingly, consider this situation to be preferable to further stigmatising and traumatic encounters with agencies dominated by penal welfare (Hodgetts & Stolte, 2017).

Having a benefit cut or stopped is not just a matter of waiting for the next week or using money saved in the bank. Whānau in the precariat simply do not have these options.

> *I had already settled and moved to a new home. Work and Income had paid my bond and rent and everything else to settle me in to the new address but for some reason they weren't sending the mail to my new address even though they have paid for the [new] place ... my weekly income was stopped, completely stopped. I had to go in and sit and explain the whole picture, the whole scenario of what happened, but not just that, actually convince them. (Miriama, precariat whānau member)*

The dominant penal welfare discourse and negative media stereotyping leads many to the assumption that people living in poverty do so simply because of poor money management and budgeting skills. Whānau having to prove they have consulted with a budgeter to access welfare entitlements is evidence of this. However, our participants' accounts and findings from other research such as the Family 100 Project (Garden et al., 2014; see also Jackson & Graham, 2017) clearly reveal this falsehood: whānau typically demonstrate considerable talent in their ability to budget.

> *This is what I can't understand, when you're getting two hundred and something dollars to survive, and you're only left with $5, after all your bills and, you know, you put money on power and you've been able to get some kai for this week and you're left with this much. What's the use of going to a budgeter when you've only got $5? (Tahu, Te Whakaruruhau Service Worker and whānau advocate)*

Max Rashbrooke (2014) makes the important point that it is income level, rather than an inability to budget, that is the problem. Instead, the focus should be on the impossibility of household budget situations in the context of rapidly escalating housing costs, a lack of social housing and unaffordable private rental accommodation. Incomes and welfare provisions simply have not kept pace with increased costs of keeping a family housed and fed. Yet this everyday reality is often unacknowledged, particularly where those experiencing the reality are absent from the discussion (Jackson & Graham, 2017). Most Māori precariat households we have spoken to have had to engage with budgeters before being considered for emergency grants and food parcels, as is highlighted by Queen, a precariat whānau member:

> *If we want assistance for anything we have to prove we're seeing a budgeter. But, she's already told us that we don't need to be seeing her … because we're pretty on to it with what we're doing. Like we don't have lots of money, but what money we do have, try and make it work.*

In a later interview with both Queen and her partner Ace, the couple reflected on the past and how they got into financial trouble when Ace lost his job. This meant the couple were no longer able to keep up with payments for existing debts (to Work and Income, fringe lenders, clothing trucks, utilities companies) and payments including child support, fines and court-ordered payments. Queen commented on what happened when the couple tried to ask for assistance with paying a bond and getting some of their Work and Income debt repayments reduced:

> *Queen: When we tried again, they said that we had to go see a budgeter and we were seeing a budgeter every Wednesday. But, the first thing they [the budgeter] would tell us is look for cheaper accommodation. Before they [Work and Income] paid for our bond and that, we had to prove that we'd be able to afford that amount of rent …*
>
> *Ace: We did struggle a bit, but we just needed a roof over our head. We bullshitted …*
>
> *Interviewer: What do you mean by "bullshitted"?*
>
> *Queen: We told them that we only spent x amount for food, x amount for this, x amount for this, that we didn't spend anything on that. So we like bullshitted how we could afford it. Just to get into it [rental property]. Cos, otherwise we would have been back in the car. And, I was like …*
>
> *Ace: Ain't going back there!*

The account from Queen and Ace demonstrates the strain of household budgets when incomes are too low in relation to the cost of rental housing and other expenses. Such precariat households are pushed into increasingly desperate measures in order to avoid homelessness. The priority becomes surviving just another day, while long-term planning for a more secure and financially viable future becomes unrealistic. Budgeting may seem like a sensible solution to someone from a more secure and well-resourced life situation. Yet without gaining an in-depth understanding of precariat life worlds from those who live it, well-intentioned interventions such as budgeting services are unlikely to resolve poverty and precarity. Repeated budgeting sessions impose costs on agencies and on precarious households, and can become a rather futile exercise if nothing else improves.

Negotiation, navigation and survival

Precariat whānau resist and challenge the stereotypes about them and their lives. In doing so they draw on a wide range of skills to both navigate times of uncertainty and to ensure their own dignity is maintained when faced with a dehumanising penal welfare system. In direct contrast to the popular discourse of the "irresponsible" and "undeserving" poor, whānau expend considerable time and effort ahead of their engagements with services. In order to engender a sense of control and reduce uncertainty, whānau analyse services, including investigating whether avoiding them is a realistic option, researching entitlements and criteria, and trying to "get into character" by mentally preparing themselves for what are often stressful interactions with them.

> *While you are waiting and before you've walked in, you will have premeditated what your speech is going to sound like. What your scenario is. What your situation is and the facts you have ... You have to know all the ins and outs of what you're dealing with in the subject that you're going to be talking about. You have to be ready for when they quick-fire. They are going to be asking you questions and put on the pressure and you need to be able to maintain the sweats, the shakes, the rattling of your brain because your brain is going to go 110 miles an hour when they start questioning you ... questions that you didn't expect to be asked. (Miriama, precariat whānau member)*

In an environment where welfare entitlements are closely guarded, whānau are required to routinely challenge the decisions of government service workers. Perseverance is a necessary skill for precariat whānau, but the risk of penalties is ever present.

It is of no surprise that engaging in ongoing resistance becomes exhausting, with some whānau seeking the assistance of other, more responsive services. Many community-based organisations have emerged to address the gaps left by the retrenchment of government welfare provision, the reduction of social housing and rapidly rising living costs. While the staff in such non-governmental organisations have specialist expertise and engage in a wide range of activities, an increasingly common role is to be an advocate, campaigning on behalf of whānau and seeking action in relation to state benefits and entitlements (Abramovitz, 2005), as is demonstrated by the following comment by Rewi, Te Whare o Te Ata Manager and whānau advocate:

> *One of the things we also do as a Community House – we don't get funded for it, we don't get trained for it – but we do a whole lot of advocacy. We do it with Oranga Tamariki. We do it with Housing NZ. We do it with ACC. We do it with MSD. We do it with a whole lot of other institutions that our whānau don't have any idea about.*

The presence of a knowledgeable advocate often has an immediate impact; they demand service transparency and accountability by their very presence. Rewi again:

> *[A] young woman looking for emergency accommodation, living out of her car with four children, the youngest being two years old. She had been to MSD twice looking for emergency housing and she had been told to go get this and go get that. The third time she came and asked if I would walk in with her and do a little bit of research around emergency housing just so we could walk with her because this girl was at her wit's end. This poor girl has been in there three times. It took somebody to go in there and fight and make accusations and hit them up for what they are doing to actually get through. So those are the realities. And she is only one example.*

These community advocates work over and above their paid hours to keep up to date with policies and entitlements, build relationships with service workers, interact with various services and ensure whānau are connected with all the necessary supports to improve their situation. In working from a whānau-centric orientation, such advocates take on a role governed by kaitiaki responsibilities.

> *It's about getting out there and helping families sort of mend their lives because some of them, their lives, their worlds are shattered. So ... protecting them. (Tahu, Te Whakaruruhau Service Worker and whānau advocate)*

Services which work: Culturally informed responses

> *As soon as our whānau enter our family violence response system, they are split off. Wāhine go to Whakaruruhau – Women's Refuge. Tāne go to HAIP [Hamilton Abuse Intervention Project]. Tamariki go to Parentline and to Child, Youth and Family. So straight away the system splits our whānau off. There are no good outcomes just from that first point. There are no good outcomes for our whānau. (Kārena, Te Whakaruruhau Manager and whānau advocate)*

The role of community-based organisations and advocates is much more nuanced than that of simply being there to speak on behalf of and argue for whānau. Advocates position their own activities within a continuation of familial and Māori cultural practices of manaaki and whanaungatanga, building caring and supportive relationships with whānau. It is these acts of humanity informed by Māori cultural values and practices which Māori respond to in culturally informed ways.

It's our foundation, it's how we operate. It guides how we are. And for the whānau that comes in to this space, for us it's like being on a marae. It doesn't matter who you are, what culture you are or what ethnicity because I've had a whole lot of different ethnicities in here. You will get treated the same and what that means is it's about us acknowledging the differences, and the different ways and different customs and the different cultures. But in our whare [organisation] and under our roof, this is how we practise or this is how we do things. So, your identity and who you are is important to us, i.e., whanaungatanga. A lot of our mahi is around helping [manaaki] a woman get their pride and get that sense of confidence back, because they've been stripped of their mana. (Tahu, Te Whakaruruhau Service Worker and whānau advocate)

By the time Māori whānau enter the doors of community services they are often already beaten down by adverse life events, hardship and punitive systems. So, as is reflected above, restoring the person's dignity and mana is the fundamental first step towards helping them rebuild their lives. Given this orientation, precariat whānau are deliberate in the services they "choose to go to", with the primary consideration being how they are treated by those services. As was outlined earlier, research with precariat households involving mapping exercises has identified three broad categories of services. The preferred option for our participants is to engage with the "choose to go to" services because these treat whānau with more dignity and care, and they are holistic, supportive and mana enhancing. Such services are staffed by people who empathise with the lived situations of precariat whānau in non-judgemental and caring ways, engage in culturally informed whānau-centred practices and focus on whānau-centred outcomes which are important to whānau themselves. Precariat whānau member Miriama commented on the reasons why she prefers engaging with "choose to go to" services:

> *They live and breathe that holistic view. Indigenous people get Indigenous people ... Their view on the world is the same. The lens that they look through is the same. So the assumption and the judgement is minimised ... when you're looking through the same pair of glasses and you have a similar way of thinking, and you come from the same world, it minimises it [negative judgement]. So, it makes things more effective and humane.*

In most cases, precariat whānau have had numerous engagements with a wide range of government and non-government agencies. Each engagement typically requires the recording of personal details, the recounting of one's life story and an intrusion into a person's daily affairs. Each engagement also risks reminding precariat whānau of their incapacity as autonomous and self-responsible citizens. It is perhaps unsurprising that precariat whānau can become worn down by such intrusive interactions. Services working with precariat whānau and which uphold a Whānau Ora (Te Puni Kōkiri, 2018) approach know that there is a lack of trust from whānau towards services, and they make sure they take the time to build trust.

> *Getting to know them is the biggest one because if we don't do that well we don't do whakawhanaungatanga [relationship building] ... that's really important ... actually that's the first thing off the bar, is actually put all the things that are going on with them to the side for a minute and bring them down and settle them. Just say, "Hey look" and get to know them a little bit. (Tahu, Te Whakaruruhau Service Worker and whānau advocate)*

V HOMELESSNESS: THE HARD EDGE OF POVERTY

The dominant view of homelessness is that it is principally an outcome of bad choices, individual risk factors and personal failings (Parsell & Parsell, 2012). Our stance is that homelessness is the hard edge of poverty (Standing, 2014). Homelessness is what happens when whānau, facing ongoing adversity, insecurity and scarcity, end up in a situation that makes their day-to-day efforts to sustain housing untenable. While most of the everyday hardships of precarious lives occur behind closed doors in the suburbs, street homelessness is a visible and uncomfortable reminder of poverty and precarity, and how these issues disproportionately affect Māori. The usual moral panics about rough sleepers driving away business tend to obscure the complexities and interconnections of homelessness, precarity and poverty.

Homelessness, defined as the absence of safe, secure and habitable shelter, is the result of whānau living precarious and under-resourced lives; hence, poverty and homelessness are intrinsically connected. In 2013, 41,705 people were estimated to be homeless in Aotearoa – the equivalent of 1 in every 100 New Zealanders. Of these, 51 per cent were under 25 years, and 52 per cent were working, studying or both (Amore, Viggers, Baker, & Howden-Chapman, 2013). In 2017, the "turn away rate" for emergency housing providers ranged from 82 per cent to 91 per cent; that is, for every 10 homeless people who approached such agencies in need of housing, only 1 to 2 could be accommodated (Johnson et al., 2018). Clearly, homelessness is an increasingly common feature in the lives of the precariat (Groot, Vandenburg, & Hodgetts, 2017).

If homelessness was just an individual human failing then it would occur consistently across all societies, cultures or periods in history. But this is not the case. The research on homeless pathways argues that homelessness is almost always an outcome of a complex intersection of personal and societal structural issues (Busch-Geertsema, Edgar, O'Sullivan, & Pleace, 2010). We argue further that homelessness is inextricably linked to particular societal relationships and processes. It is important to connect what is happening in the lives of precariat whānau to the actions of people with wealth and power (Sayer, 2014), as a means of explaining the increasing prevalence of homelessness in a way that does not reduce this complex phenomenon to an individual "choice" (Lyon-Callo, 2008). Homeless people do have agency and can make their own decisions. However, their "choices" often reflect a very constrained range of options. There is almost always a complex backstory that leads people to endure the daily hardships of homelessness and risk dying on average 20–30 years earlier than the domiciled population (Thomas, 2012).

In Aotearoa today we have institutional arrangements that allow citizens who already have wealth to accrue more while others are left roofless and destitute. A major cause of the current housing crisis is economic policy settings that favour rent-seeking rather than productive economic activities. This has allowed property-owning people to rapidly increase their wealth, while the housing situation for people on low or insecure incomes has become dire (Eaqub & Eaqub, 2015). In 2017, New Zealand was featured in The Economist magazine as an outlier in leading the world with the fastest-rising house prices in the OECD ("Foreign Buyers", 2017). While this has been a bonanza for property owners, homeownership rates are now at a 60-year low (Johnson et al., 2018). There are strong ethnic disparities in home ownership, which means the situation is much worse for some groups than it is for others. The 2013 Census figures indicate that homeownership for Pākehā was 57 per cent compared with Māori at 28 per cent and Pacific Island peoples at 19 per cent (Johnson et al., 2018). The current shortage of affordable housing and the decline of social housing stock has also driven up rents. This high demand means landlords, including Housing New Zealand, can rent out squalid, dilapidated and poorly insulated houses. Many renters have little choice but to pay for housing that endangers their health and costs a small fortune to heat adequately.

In this current housing crisis it is not only people's physical health that is compromised. There are psychological stressors from living in damp, cold, crowded or noisy houses, with a lack of privacy and insecure tenancy. At a deeper level, people's wairua (spirit, soul) is also affected. Day-to-day living environments can get under the skin and into the heads of precariat whānau (Hodgetts, Radley, Chamberlain, & Hodgetts, 2007), whereby people end up thinking "my environment is crappy, therefore I must be a crappy person". Uncaring and unresponsive government agencies such as Housing New Zealand and Work and Income can increase such feelings, as expressed by our research participants above. Further, landlords have tended to portray tenants as a problem, and have more avenues for doing so. The Tenancy Tribunal receives 90 per cent of its claims from landlords and only 10 per cent from tenants (Newton, 2018). This confirms long-standing concerns among tenant advocates that renters living in poor quality houses seldom complain, even when they have convincing cases, because they are afraid they will lose their homes. While there were many inequities in New Zealand society immediately after World War II, the welfare state did shield greater numbers of people from destitution and from ending up on the streets. For example, the significant state investments in social housing guaranteed homes for low-income people, while low-interest government loans meant homeownership was not just a dream, and wages and benefits were sufficient in relation to housing and living costs (Howden-Chapman, 2015). Today, sustaining secure, affordable and liveable housing is much less feasible for the precariat, and in larger urban centres getting onto the property ladder is now an unachievable goal.

Briefly, homelessness is not an individualised or neutral state. It is complexly interwoven with other aspects of precarity, and typically reflects the intersection of multiple hardships that compromise a person's ability to sustain their housing. These hardships can include low incomes; racism in the rental housing market; poor quality housing; insecure, overcrowded and unaffordable housing; social exclusion; and stigma. In a similar manner to the situation of the precarious labour market, it is acknowledged Māori whānau are yet

again “shock absorbers”, bearing the brunt of rapidly rising house prices and skyrocketing rents (Johnson et al., 2018).

Homelessness for Māori is more than the absence of a roof over one’s head. As with precarity, homelessness for Māori is rooted in historical experiences of colonisation. With colonisation came urbanisation, displacement, disease, war, depopulation and the degradation of Māori kinship systems, economic capacity, and cultural and spiritual connectedness. Yet such disruption and dislocation also reflect an ongoing story of resistance, resilience, strength and survival. Whānau stories are diverse, and again, understanding lived experience is crucial. For some, homelessness started with their removal from whānau and placement within a state care environment characterised by abuse, neglect and discrimination. In this environment whānau were distanced from their identity and denied access to cultural practices, language and spirituality. In some cases, life on the street can offer a greater sense of stability and control than domestic alternatives like state care.

Broadening understandings of homelessness to include cultural and spiritual dimensions acknowledges that, for Māori, precarity includes shared histories of removal from ancestral lands, language, cultural practices, and family and kinship networks. Approaches that emphasise the importance of human connection, compassion, imagination and an understanding of the impact of existing societal processes in disabling people are crucial in our responses to homelessness. Without such understandings, we risk depoliticising homelessness and reducing it to simply a matter of poor personal choices. Māori worldviews must be interwoven into any response strategy. We also need to develop more comprehensive understandings of adverse life experiences and collective histories if we are to have more effective responses for addressing homelessness. This requires connecting personal situations of precarity and homelessness to societal inequities that have existed in the past and continue today. One example related to the issue of homelessness is that, for one group of property-owning New Zealanders, housing has been a largely untaxed source of wealth, while for too many precariat, Māori and other marginalised people, housing has become increasingly precarious and unattainable (Amore et al., 2013; Groot, Vandenburg, & Hodgetts, 2017; Lyon-Callo, 2008).

Most attempts to enumerate homelessness tend to underestimate its extent. Homelessness is not a static or easily quantifiable phenomenon (Standing, 2014). This is because homeless people are by definition transient, and move in and out of different housing scenarios. Moreover, rough sleeping, which is the most visible aspect of homelessness, is only one of many circumstances where a person does not have a secure and private domestic space to dwell. People’s efforts to avoid stigma and shame also mean homelessness often remains hidden (Gerrard, 2017). Furthermore, there is little or no data on the homeless people who do not, or cannot, access government housing assistance, or are turned away from community agencies because they have no capacity to provide help (the floating population) (Johnson et al., 2018). Up until now there has been no nationally coordinated response to homelessness, nor a single agency with statutory responsibility for homeless people and for coordinating services. The newly announced Ministry of Housing and Urban Development is a significant development in this regard. We need comprehensive housing policies and actions to make housing more affordable and accessible to all New Zealanders. However, a singular focus on housing fails to fully grasp the complex pathways into homelessness, pathways often stemming from colonialism, as well as socio-economic and intergroup inequalities that manifest in the everyday lives of precariat Māori whānau.

VI ACCOUNTABLE PUBLIC POLICY: SHIFTING THE GAZE

Precariat Māori whānau exist within a broader context of inequity that includes inequitable resource distribution, institutional racism, labour laws and social exclusion. A “job” is not necessarily the answer; inequity continues to grow, and penal welfare is not only inhumane, but it simply has not worked. The lived experiences of precariat Māori whānau tell us that if solutions are to be effective, this inequity must be addressed at all levels, and in ways which are mana enhancing and prioritise whānau and Whānau Ora approaches (Te Puni Kōkiri, 2018). The cross-government programme Whānau Ora has at its heart realising whānau potential and giving effect to the collective aspirations of whānau by building on the strengths and capabilities that are already present within whānau (Taskforce on Whānau-Centred Initiatives, 2009). Simultaneously describing an overarching philosophy, a process of service delivery and a desired outcome, Whānau Ora takes a systems approach to wellbeing, focusing on sustainable change which contributes to strengthening the collective wellbeing of whānau as a whole (Te Rau Matatini, 2014).

There are various models, interpretations and applications of Whānau Ora practice; however, all are founded on a set of distinctive principles. Similarly, we advocate an approach that:

- Prioritises the collective wellbeing and autonomy of whānau
- Maximises all opportunities to facilitate sustainable change for whānau
- Utilises collective resources of whānau to facilitate good outcomes for individuals and whānau as a whole
- Recognises the value and validity of Māori concepts and frameworks in practice
- Transcends sectors and weaves resources together into an integrated package. (Te Rau Matatini, 2014)

Cultivating feelings of responsibility, obligation and care towards other people is central to the development of a more humane system. This does not occur in a vacuum, and significant structural shifts are required. However, we are not short on solutions. We already know what works for whānau, and it is critically important that our overarching paradigm, service delivery frameworks and whānau outcomes are founded upon core Māori values such as:

- Manaakitanga (caring relationships)
- Whanaungatanga (engaged relationships)
- Kotahitanga (unity through consensus)
- Whakaiti (service to others with humility)
- Hūmārie (act with gentleness and kindness)

Frameworks founded upon and driven by Māori cultural principles that prioritise care, relationship, unity, service and kindness can act as a starting point for the structural shifts necessary for addressing inequity, which in turn open up significant possibilities for whānau. These principles become the signposts, markers and indicators of healthy public policy. An accountable system of public policy means the gaze is shifted. Instead of relentlessly scrutinising individual whānau, it is now the policy and decision makers who are required to demonstrate how their policies and practices are actively supporting the wellbeing of whānau.

Distributive policies and structural change

> *Where poverty is low, equality has been institutionalised. Where poverty is widespread, as most visibly demonstrated in the US, there has been a failure to institutionalise equality. (Brady, 2009, p. 6)*

Moves to address poverty via initiatives such as food in school programmes, free GP visits for children and "Housing First" programmes are commendable. However, a critical drawback is that these initiatives are singular, operate in silos and are reactive rather than proactive. Most of the current initiatives for precariat whānau fail to explicitly identify and resolve the structural issues responsible for causing inequity, precarity and poverty in the first place. In many cases, current policy making tends to focus on individual-level factors, risks and lifestyles. Critical public health researchers refer to this preoccupation as a downstream view and express the need to look upstream (Douglas, 2016). Instead of simply patching people up during emergencies and crises, it makes more sense to improve the things that have the greatest bearing on people's longer-term health and wellbeing. This means working on multiple levels and on seemingly unrelated yet critical factors, such as improving incomes, employment, labour laws, education, childhood development, housing, transportation, healthcare, nutrition, attitudes and expectations, and environmental protection. A more coordinated approach is needed, alongside adequate resourcing and the regulation of industries that can harm people, such as the purveyors of predatory lending, gambling, alcohol, drug misuse and squalid, overpriced housing.

Significant structural change, specifically in terms of how resources are distributed, is required if we are to see whānau truly free from the cycle of precarity. Aotearoa has a history of using distributive economic policies to reach a more equitable distribution of economic resources in our society. Examples from the post-World War II era include public housing policy designed to weaken private landlords and developers, cut property speculation and destabilise excessive rents (Howden-Chapman, 2015). Another example, the living wage, is based on the "share now, grow later" philosophy (Arrowsmith et al., 2017). More equitable distribution of resources has proven more effective in addressing precariousness and hardship, and in improving overall population health and wellbeing and social cohesion (Labonte & Stuckler, 2016).

Over 150 years of public health research has demonstrated that more equitable societies have much better health and social outcomes (Catell, 2012; Pickett & Wilkinson, 2015; Wilkinson & Pickett, 2009). Aside from the humanistic reasons to reduce suffering, there is also a clear economic argument for investing in the health and wellbeing of the populace. Even during recessions, public spending on health, education and social protection has a positive fiscal multiplier effect, where a $1 investment can provide a return to the wider economy of up to three times the initial investment. In contrast, government spending on defence and bank bailouts has a negative return (Stuckler, Reeves, & McKee, 2017). The barrier to achieving better outcomes for Māori precariat whānau is not a lack of knowledge. The main obstacle is the need to change attitudes and behaviour towards precariat whānau at both the individual and the collective level. There is still a widespread attachment to the view that the overarching objective of government is the perceived need to reduce the cost of welfare to taxpayers by extinguishing welfare dependency regardless of arising negative consequences. Governments have a responsibility to improve the health and wellbeing of the entire populace, not just those who stand to gain the most from tax cuts (K. E. Smith, Hill, & Bambra, 2016). Indeed, it can make sound social and economic sense to follow a more inclusive path, invest in people and reduce the burden of suffering in a society (Stuckler & Basu, 2013). Moreover, a less punitive approach, which is encapsulated in the notion of anti-oppressive welfare, needs to be embedded within broader socio-economic reforms that ensure living wages and quality work conditions, and that wealthy individuals and corporations contribute more equitably to the overall health of society. Redistributive policies will also lead to the disestablishment of penal welfare, and the integration of equitable labour policy and food security measures.

How you treat people matters

Our research shows that how you treat people matters. Increasingly, precariat whānau are choosing to go to services which actively demonstrate manaaki and whanaungatanga, with a focus on building caring and supportive relationships with precariat whānau. It is these services that should lie at the centre for whānau.

As our research has demonstrated, we do not need to search far and wide for answers to current crises. As is shown by the services and supports our precariat whānau "choose to" access, the foundations of Whānau Ora practice are firmly positioned within already accepted best practice methodologies which derive from our own Indigenous holistic models of health and wellbeing (Te Rau Matatini, 2014). Whānau Ora practice focuses on:

- Whānau, not individuals
- Transformation, not transaction
- Empowering whānau, not simply advocating for them
- Solutions, not issues
- Outcomes, not outputs
- Whānau needs, not funder needs. (Gifford, Tuaine, Muir, & Harford, 2013)

A Whānau Ora approach to policy is therefore locally driven and strengths based, intergenerational in its impact and collective in its scope. Whānau come into contact with a wide range of settings and services, all of which have significant opportunities to contribute to maximising potential, and effecting meaningful and sustainable change by, for and of whānau.

Inclusive and informed policy development

For policy to be effective it must meet the needs of whānau. For policy to meet the needs of whānau, it is crucial that the lived experience of whānau, both in terms of need and whānau agency and strengths, forms the foundation. Whānau, and those who work alongside them as advocates and service providers, must be deliberately and effectively engaged in the policy development process. It is not up to whānau to find and fight their way into the policy development process. As an example of what not to do, the recently convened Welfare Review Panel failed to include whānau members. The Panel has, however, held roundtable discussions and public consultation sessions to ensure input by whānau in the policy-making process. This is an opportunity for whānau to hold the public sector to account for its policies, systems and practices. However, our experiences within these sessions suggests that whānau input is limited, if not in some cases dismissed. Other examples abound of divergent approaches to co-design as opposed to co-decision. Co-design has its roots in participatory design, involving all stakeholders in the design process to ensure it meets their needs. The co-decision procedure requires consensus to be reached in order to jointly/collectively adopt an approach.

VII FINAL WORDS

There is work to do. The fact that a decrease in benefit numbers is touted as a win by a penal welfare system or that multiple families competing for a single rental property as soon as it becomes available is celebrated and hailed as the sign of a strong economy is a reflection of a widespread lack of understanding of the serious crises affecting Aotearoa today. There can be no reason to celebrate when record numbers of people are accessing food parcels, sleeping in cars or living in motels and camping grounds. Aotearoa's economy is the fifth most unequal in the OECD. For a society purporting to be caring and compassionate, precariat whānau being left with insecure access to food, housing and income must never be a cause for celebration or upheld as an indicator of "success".

This paper has sought to better understand the hidden life of agentive negotiation, navigation and survival through the eyes of precariat whānau and whānau advocates. Understanding the experiences of Aotearoa's precariat is critical if we are to move towards the necessary structural changes and subsequent policy decisions and practices required to effectively address the underlying causes of poverty and inequality in Aotearoa.

And so we return to the point where we started, because the answer always remains the same:

He aha te mea nui o te ao?

He tāngata, he tāngata, he tāngata.

What is the greatest thing in the world?

It is people, people, people.

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